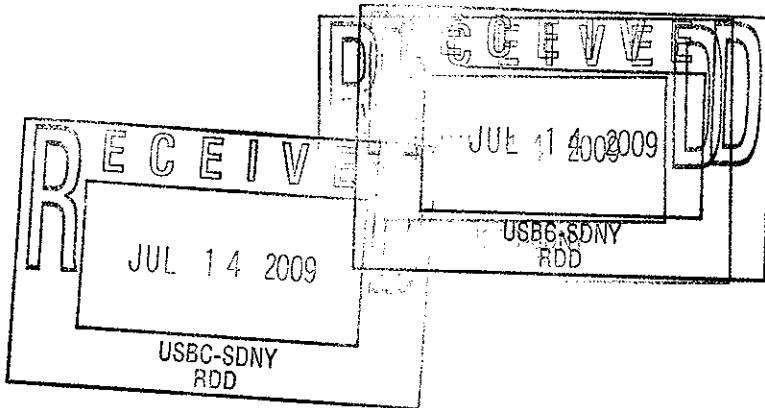


July 9, 2009
Judge Robert D. Drain
United States Bankruptcy Court
One Bowling Green
New York, NY 10004-1408
Courtroom: 610

Reference case # 05-44481



Dear Judge Drain:

I object to the Delphi Modified Plan of Reorganization. The UAW workers and their pensions have been unfairly protected during this bankruptcy while the salaried retirees and the salaried pension plan have been treated with contempt. I do not understand how the law allows two groups who have worked side by side for the same company to be treated so differently.

The Union has been completely protected and has been asked to make almost no concessions in this matter. Yet many salaried workers were not only forced to retire, all of the OPEB were stripped from their retirement. Our PBGC pension amounts won't be enough to pay for our health insurance yet the UAW retirees still enjoy a full pension and very affordable healthcare.

How are the younger retirees going to be able to pay for healthcare, food and a house payment with a drastically reduced pension? Buying a new GM car isn't even an option if our pensions are terminated. In fact, most of life's necessities are no longer an option if our pensions are terminated.

Imagine yourself being in our shoes. You plan on being a loyal and productive employee for at least another 10 years for your employer and only being 54, you're not financially ready to retire. Out of the blue you're **forced** into retirement with the promise of healthcare for life and a full pension albeit reduced due to your young age. And then **suddenly**, a complete stranger decides your promised healthcare benefits are nothing more than charity and rip them out from underneath you. But wait, there's more. Your previous employer decides he no longer wants to pay you the earned pension you worked over 30 years to get. And to rub salt into the wound, you find out most of the colleagues that you trained and worked with, get to keep not only their OPEB's but their full pensions as well while you lose yours. How do you explain that to your wife? How do you explain to her that your neighbor, who drove to work at the same company as you, at the same time every day for the same number of years, get's to keep everything while you lose everything? How do you prepare yourselves for a life of poverty?

Perhaps even more disturbing, is the settlement Delphi is requesting of the PBGC. They have requested that the PBGC drops its right to secured claims and becomes an unsecured claim. This is ludicrous. These claims should be maintained and provide funds to decrease the underfunded position of Delphi's Salaried Retirement Plan. The court will have to address this issue because I am sure that the PBGC will negotiate away its rights because of its unique position in relationship to the US Treasury Department and Tim Geithner and Steven Rattner, who is brokering the whole GM/ Delphi Process. **This alone is a conflict of interest.**

I can't stress how devastating losing our earned pension will be, not just to us but the communities we live in. I am respectfully asking the court to please send Delphi and its partners- GM, the US Treasury, Platinum and the UAW, back to restructure a deal that is equitable to the "Non-UAW" retirees, salaried retirees, and the creditors. I believe that is the responsibility of the court.

Susan Muffley

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Eric P. Muffley

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